



# STATE OF CONNECTICUT INSURANCE DEPARTMENT



## **2018 Complaint Rankings** *Accident & Health* *Auto Insurance*

**Andrew N. Mais**  
*Insurance Commissioner*  
*August 1, 2019*

The Connecticut Insurance Department investigates thousands of complaints each year from consumers on all types of insurance policies including health, auto, homeowners, renters and life insurance. Our primary mission is consumer protection and we closely monitor insurance companies to make certain they adhere to state laws and are financially solvent to fulfill their obligations to their policyholders.

In 2018, the Department's Consumer Affairs Unit (CAU) fielded 6,349 complaints and inquiries from consumers. As a result, we were able to recover and return nearly \$5.6 million back to consumers who turned to us for help. Those complaints are an important tool in helping us regulate the insurance industry. Our CAU examiners are effective liaisons between policyholders and their insurance companies. They assist consumers by:

- Ensuring companies comply with state laws and the terms of the insurance policy
- Communicate with a company on a policyholder's behalf
- Correct misunderstandings and provide consumers with information
- Work with policyholders proactively before a problem develops

In this report, companies that sell Auto and Accident & Health insurance are ranked by the number of complaints reported, whether those complaints were justified or questionable by company, by market share, identified by written or earned premium.

A company's ranking is determined by a "complaint ratio," which is the total number of complaints divided by the direct premium and multiplied by 1 million. A company with the lowest complaint ratio is ranked No. 1.

The types of complaints reviewed for the purposes of this report include claims handling, underwriting, marketing and sales, and policy service.

In addition to this annual report, the [Department's complaint data](#) for all business lines can be found online through our Web site and the state's Open Data Portal.

The Department is here to help consumers with their insurance issues and I urge anyone with a question or complaint to contact our Consumer Affairs Unit at [insurance@ct.gov](mailto:insurance@ct.gov) or call 800-203-3447.



Andrew N. Mais  
Insurance Commissioner

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## Glossary

- **Justified (J)** – Indicates error and/or fault by insurers and result in corrective action.
- **Questionable (Q)** – Involves a question of fact or law and/or a combination of responsibility. Frequently are favorably resolved.
- **Direct Premiums (Health)** – All premiums arising from policies issued by the company during the calendar year.
- **Earned Premiums (Auto)** – Total premium used up at any given point during the policy period.

### Complaint Categories

- **Claims Handling** – Involves procedures, unsatisfactory offers or settlements, delays, denial of claims, mandated benefits, coverage disputes, accident responsibility (auto) and other disputes involving claims.
- **Marketing & Sales** – Involves delays, misquotes, company handling and other disputes involving marketing and sales.
- **Policy Service** – Involves service, delays, policy information, premium refunds, benefit extensions, delivery of policies and certificates and other disputes related to policy service.
- **Underwriting** – Involves cancellations, non-renewal, premiums, rating, refusal to insure, underwriting guidelines and other disputes related to underwriting.
- **Other** – Involves unapproved forms, lack of proper license and other miscellaneous disputes.



## Auto Insurance Complaint Rankings

- Rankings apply only to insurers with earned premium in excess of \$5 million
- Insurer with lowest complaint ratio is ranked No. 1
- Insurers with earned premium below \$5 million are unranked and listed alphabetically
- Earned premiums reflect premiums used for calendar year 2018
- Complaints used to determine complaint ratios were those closed during calendar year 2018 and coded “justified” or “Questionable.”

# Ranking of Auto Insurance Companies & Groups With earned premium of \$5 million or more

*Company with the lowest complaint ratio is ranked No. 1*

Note: A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period.

COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL /EP	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
American Financial Grp	*(1)	5,993,475	0	0	0	0	0	0	0	0	0	0	0	0	0	1
New London County Grp	*	6,841,114	0	0	0	0	0	0	0	0	0	0	0	0	0	1
General Electric Grp	*	6,928,111	0	0	0	0	0	0	0	0	0	0	0	0	0	1
American Natl Fncl Grp	*	8,193,998	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Providence Mutual Fire Insurance		8,338,313	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Federated Mut Grp	*(1)	8,955,722	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Ameriprise Financial Grp	*	9,641,123	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Quincy Mut Grp	*	11,936,372	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Central Mut Ins Co Grp	*	20,300,214	0	0	0	0	0	0	0	0	0	0	0	0	0	1
American Intrnl Grp	*	20,560,508	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Wr Berkley Corp Grp	*	21,461,793	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Amica Mut Grp	*	112,386,541	0	0	1	0	0	1	0	0	1	0	2	1	0.027	12
Utica Natl Ins Grp	*(1)	28,153,884	0	0	0	0	1	0	0	0	0	0	1	0	0.036	13
Travelers Grp	*	222,978,414	0	0	0	1	3	3	1	0	0	0	4	4	0.036	13

Hartford Fire & Cas Grp	*	124,256,864	0	0	0	0	2	1	1	0	0	1	3	2	0.04	15
Progressive Grp	*	343,227,580	0	0	0	0	13	2	0	0	1	1	14	3	0.05	16
The Hanover Ins Grp	*	60,437,159	0	0	0	0	3	0	0	0	0	0	3	0	0.05	16
Chubb Ltd Grp	*(1)	58,587,781	0	0	0	0	3	0	0	0	0	0	3	0	0.051	18
State Farm Grp	*	208,400,784	0	0	0	0	8	1	0	1	2	0	10	2	0.058	19
Main Street Amer Grp	*	51,459,242	0	0	0	0	3	0	0	0	0	0	3	0	0.058	19
Nationwide Corp Grp	*	132,750,351	1	0	0	0	4	0	2	0	1	0	8	0	0.06	21
National Gen Grp	*	31,836,259	0	0	0	0	1	1	0	0	0	0	1	1	0.063	22
Berkshire Hathaway Grp	*	579,424,418	2	0	0	0	12	13	2	0	7	1	23	14	0.064	23
Metropolitan Grp	*	108,423,303	2	0	0	0	4	1	0	0	0	0	6	1	0.065	24
Tokio Marine Holdings Inc Grp	*	14,695,896	0	0	0	0	0	1	0	0	0	0	0	1	0.068	25
Selective Ins Grp	*	14,520,350	0	0	0	0	0	1	0	0	0	0	0	1	0.069	26
Mapfre Ins Grp	*	71,105,514	1	0	0	0	3	1	0	0	0	0	4	1	0.07	27
Cincinnati Fncl Grp	*(1)	14,216,142	0	0	0	0	1	0	0	0	0	0	1	0	0.07	27
Arbella Ins Grp	*	25,695,728	0	0	0	0	2	0	0	0	0	0	2	0	0.078	29
Csaa Ins Grp	*	62,998,795	0	0	0	0	2	2	1	0	0	0	3	2	0.079	30
Farmers Ins Grp	*	56,581,203	1	0	0	0	3	0	1	0	0	0	5	0	0.088	31
Kemper Corp Grp	*	22,492,152	0	0	0	0	2	0	0	0	0	0	2	0	0.089	32
Plymouth Rock Ins Grp	*	33,614,616	1	0	0	0	1	1	0	0	0	0	2	1	0.089	32
Liberty Mut Grp	*	324,021,244	1	0	0	0	20	5	3	0	0	0	24	5	0.09	34
Sentry Ins Grp	*	11,008,588	0	0	0	0	0	1	0	0	0	0	0	1	0.091	35
Qbe Ins Grp	*	10,261,511	0	0	0	0	0	1	0	0	0	0	0	1	0.097	36
Pure Companies Grp	*	9,498,773	0	0	0	0	1	0	0	0	0	0	1	0	0.105	37
State Auto Mut Grp	*	18,516,063	0	0	0	0	1	1	0	0	0	0	1	1	0.108	38

United Services Automobile Asn	*	145,269,534	0	0	0	0	11	5	1	0	0	0	12	5	0.117	39
American Family Ins Grp	*	7,802,699	0	0	0	0	1	0	0	0	0	0	1	0	0.128	40
Cna Ins Grp	*	7,208,093	0	0	0	0	1	0	0	0	0	0	1	0	0.139	41
Ohio Mut Grp	*(1)	13,832,112	0	0	0	0	1	1	0	0	0	0	1	1	0.145	42
Zurich Ins Grp	*(1)	19,547,183	0	0	0	0	1	2	0	0	0	0	1	2	0.153	43
Allstate Ins Grp	*	306,736,884	0	0	0	0	26	21	3	1	0	0	29	22	0.166	44
Horace Mann Grp	*	7,174,909	0	0	0	0	3	0	0	0	0	0	3	0	0.418	45
<b>TOTALS</b>		<b>3,388,271,312</b>	<b>9</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>137</b>	<b>66</b>	<b>15</b>	<b>2</b>	<b>12</b>	<b>3</b>	<b>174</b>	<b>72</b>		

\*Denotes a group of companies; (1) Primarily insures commercial vehicles; (2) Primarily insures recreational vehicles and motorcycles

# Alphabetical List of Auto Insurance Companies & Groups With earned premium below \$5 million

*(Rankings not applicable with earned premium below \$5 million)*

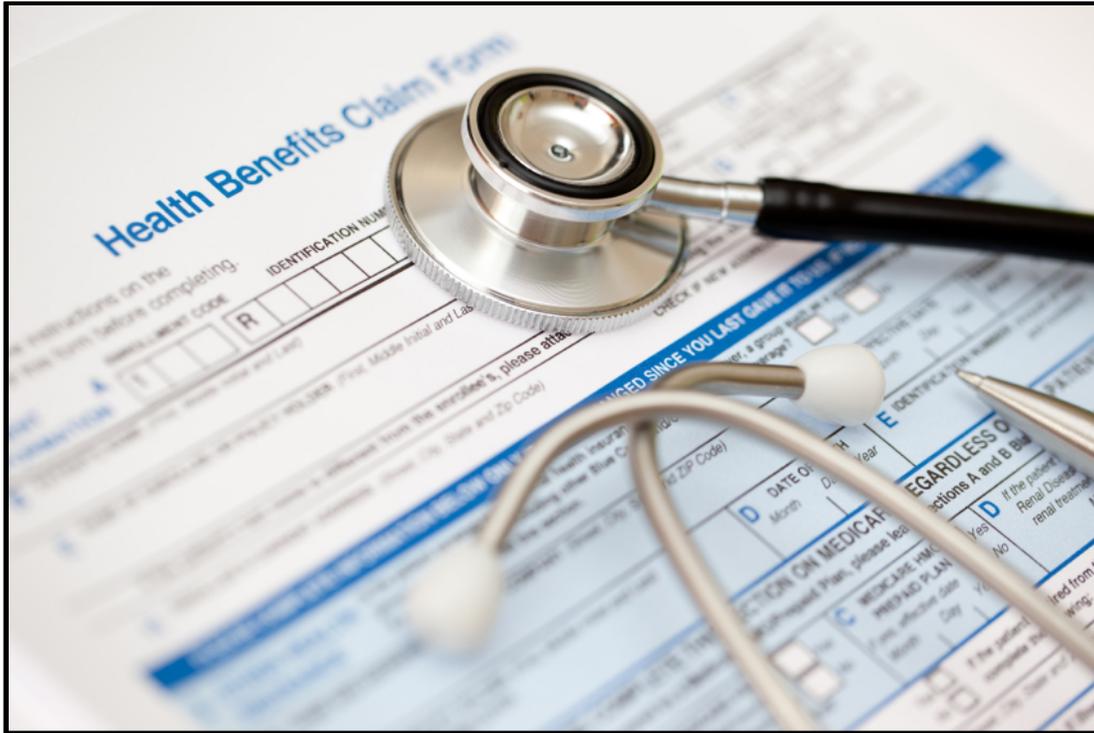
A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period

COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL /EP
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q	
Aegis Grp	*(2)	9,856	0	0	0	0	0	0	0	0	0	0	0	0	0
Allianz Ins Grp	*	1,131,249	0	0	0	0	0	0	0	0	0	0	0	0	0
Ally Ins Holdings Grp	*(1)	798,533	0	0	0	0	0	0	0	0	0	0	0	0	0
Amerco Corp Grp	*(1)	1,887	0	0	0	0	0	0	0	0	0	0	0	0	0
American Independent Ins Grp	*	3,646,974	0	0	0	0	0	0	0	0	0	0	0	0	0
American Road Insurance Company	(1)	9,796	0	0	0	0	0	0	0	0	0	0	0	0	0
Amerisure Co Grp	*(1)	3,676	0	0	0	0	0	0	0	0	0	0	0	0	0
Ameritrust Grp Inc Grp	*(1)	161,002	0	0	0	0	0	0	0	0	0	0	0	0	0
Amtrust Financial Serv Grp	*(1)	4,219,880	0	0	0	0	1	0	0	0	1	0	2	0	0.474
Arch Ins Grp	*(1)	4,463,114	0	0	0	0	0	0	0	0	0	0	0	0	0
Argonaut Grp	*(1)	3,589,284	0	0	0	0	0	0	0	0	0	0	0	0	0
Assurant Inc Grp	*(1)	1,520,939	0	0	0	0	1	0	0	0	0	0	1	0	0.657
Atlas Financial Holdings Grp	*	4,018,462	0	0	0	0	0	0	0	0	0	0	0	0	0
Axa Ins Grp	*(1)	1,096,495	0	0	0	0	0	0	0	0	0	0	0	0	0
Axis Capital Grp	*(1)	268,102	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankamerica Corp Grp	*(1)	83	0	0	0	0	0	0	0	0	0	0	0	0	0

Brotherhood Mutual Insurance Co	(1)	157,920	0	0	0	0	0	0	0	0	0	0	0	0	0
California Cas Mgmt Grp	*	2,146,455	0	0	0	0	0	0	0	0	0	0	0	0	0
Canal Grp	*(1)	1,455,159	0	0	0	0	0	0	0	0	0	0	0	0	0
Church Mut Grp	*(1)	434,042	0	0	0	0	0	0	0	0	0	0	0	0	0
Clear Blue Financial Grp	*(1)	138,627	0	0	0	0	0	0	0	0	0	0	0	0	0
Cuna Mut Grp	*(1)	137,383	0	0	0	0	0	0	0	0	0	0	0	0	0
Emc Ins Co Grp	*(1)	3,338,330	0	0	0	0	0	0	0	0	0	0	0	0	0
Enstar Grp	*(1)	172,674	0	0	0	0	0	0	0	0	0	0	0	0	0
Everest Rein Hol Grp	*(1)	535,104	0	0	0	0	0	0	0	0	0	0	0	0	0
Fairfax Financial Grp	*(1)	4,606,962	1	0	0	0	0	0	0	0	0	0	1	0	0.217
Global Ind Grp	*(1)	108,447	0	0	0	0	0	0	0	0	0	0	0	0	0
Greater Ny Grp	*(1)	102,914	0	0	0	0	0	0	0	0	0	0	0	0	0
Hallmark Financial Services Grp	*(1)	47,943	0	0	0	0	0	0	0	0	0	0	0	0	0
Hannover Grp	*(1)	1,206,246	0	0	0	0	0	0	0	0	0	0	0	0	0
Houston Intl Ins Grp	*(1)	255,547	0	0	0	0	0	0	0	0	0	0	0	0	0
Iat Reins Co Grp	*(1)	1,535,795	0	0	0	0	0	0	0	0	0	0	0	0	0
Ifg Co Grp	*(1)	330,758	0	0	0	0	0	0	0	0	0	0	0	0	0
Intact Financial Grp	*(1)	509,975	0	0	0	0	0	0	0	0	0	0	0	0	0
James River Grp	*(1)	815,427	0	0	0	0	0	0	0	0	0	0	0	0	0
Knightbrook Ins Grp	*(1)	14,197	0	0	0	0	0	0	0	0	0	0	0	0	0
Lancer Financial Grp	*(1)	4,330,163	0	0	0	0	0	0	0	0	0	0	0	0	0
Markel Corp Grp	*(1)	3,949,595	1	0	0	0	0	0	0	0	0	0	1	0	0.253
Ms & Ad Ins Grp	*(1)	181,272	0	0	0	0	0	0	0	0	0	0	0	0	0
Munich Re Grp	*(1)	4,244,481	0	0	0	0	0	0	0	0	0	0	0	0	0
Navigators Grp Grp	*(1)	399,852	0	0	0	0	0	0	0	0	0	0	0	0	0
Old Republic Grp	*(1)	3,127,482	0	0	0	0	1	0	0	0	0	0	1	0	0.32

Pennsylvania Lumbermens Grp	*(1)	758,909	0	0	0	0	0	0	0	0	0	0	0	0	0
Pharmacists Mut Grp	*(1)	122,032	0	0	0	0	0	0	0	0	0	0	0	0	0
Prosight Grp	*(1)	2,898,318	0	0	0	0	0	0	0	0	0	0	0	0	0
Protective Ins Corp Grp	*(1)	1,621,694	1	0	0	0	0	0	0	0	0	0	1	0	0.617
Rli Ins Grp	*(1)	1,094,460	0	0	0	0	0	0	0	0	0	0	0	0	0
Samsung Fire & Marine Insurance	(1)	5,783	0	0	0	0	0	0	0	0	0	0	0	0	0
Sompo Grp	*(1)	321,759	0	0	0	0	0	0	0	0	0	0	0	0	0
Starr Grp	*(1)	2,016,015	0	0	0	0	0	0	0	0	0	0	0	0	0
Swiss Re Grp	*(1)	119,359	0	0	0	0	0	0	0	0	0	0	0	0	0
Wt Holdings Grp	*	606,009	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTALS</b>		<b>68,786,420</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>7</b>	<b>0</b>	

\*Denotes a group of companies; (1) Primarily insures commercial vehicles; (2) Primarily insures recreational vehicles and motorcycles



## Health Insurance Complaint Rankings

- Insurer with lowest complaint ratio is ranked No. 1
- Insurers with no justified or questionable complaints are listed alphabetically
- Earned premiums reflect premiums used for calendar year 2018
- Complaints used to determine complaint ratio were those closed during calendar year 2018 and coded “Justified” or “Questionable”
- Accident & Health complaints address the following coverage types:
  - ✓ Medical Surgical and Major Medical
  - ✓ Hospital Expense
  - ✓ Hospital Indemnity
  - ✓ Disability Income
  - ✓ Accident Only
  - ✓ Credit Disability
  - ✓ Medicare Supplement
  - ✓ Long Term Care

# Ranking of Health Insurance Companies and Groups With Justified or Questionable Complaints

*Company with the lowest complaint ratio is ranked No. 1*

COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL /DP	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Emblem Hlth Grp	*	1,068,539,812	0	0	1	0	5	1	3	0	1	0	10	1	0.01	1
Unum Grp	*	76,269,826	0	0	0	0	0	0	1	0	0	0	1	0	0.013	2
Cigna Health Grp	*	441,877,272	1	0	0	0	5	0	0	0	0	0	6	0	0.014	3
Metropolitan Grp	*	131,468,256	0	0	0	0	1	0	1	0	0	0	2	0	0.015	4
Aetna Grp	*	482,114,232	0	0	1	0	7	0	1	0	1	0	10	0	0.021	5
Harvard Pilgrim Hlth Care Grp	*	160,123,568	0	0	0	0	3	0	0	0	1	0	4	0	0.025	6
Anthem Health Plans, Inc		1,374,262,162	1	0	2	0	21	0	8	0	5	0	37	0	0.027	7
Unitedhealth Grp	*	561,150,935	0	0	0	0	15	0	0	0	2	0	17	0	0.03	8
Chubb Ltd Grp	*	27,975,165	0	0	0	0	1	0	0	0	0	0	1	0	0.036	9
Tokio Marine Holdings Inc Grp	*	26,136,417	1	0	0	0	0	0	0	0	0	0	1	0	0.038	10
Lincoln Natl Grp	*	16,271,939	0	0	0	0	1	0	0	0	0	0	1	0	0.061	11
Cno Financial Grp	*	12,596,580	0	0	0	0	1	0	0	0	0	0	1	0	0.079	12
American Intrnl Grp	*	9,578,988	0	0	0	0	1	0	0	0	0	0	1	0	0.104	13
Allstate Ins Grp	*	4,021,631	0	0	0	0	1	0	0	0	0	0	1	0	0.249	14
Highmark Inc Grp	*	4,096,074	0	0	1	0	1	0	0	0	0	0	2	0	0.488	15
Unified Life Insurance Company		584,854	0	0	0	1	0	0	0	0	0	0	0	1	1.71	16
<b>TOTALS</b>		<b>\$4,397,067,711</b>	<b>3</b>	<b>0</b>	<b>5</b>	<b>1</b>	<b>63</b>	<b>1</b>	<b>14</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>95</b>	<b>2</b>		

*\*Denotes a group of companies*

# Numerical Ranking Of Health Maintenance Organizations (HMOs)

*The HMO with the lowest complaint ratio is ranked No. 1*

A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period

COMPANY NAME	\$ DIRECT PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/DP	RANK
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Harvard Pilgrim Health Care of	12,126,049	0	0	0	0	0	0	0	0	0	0	0	0	0	1
ConnectiCare Inc	198,222,748	1	0	0	0	6	0	0	0	0	1	7	1	0.04	2
Cigna HealthCare of Connecticut	9,482,457	0	0	0	0	2	0	0	0	0	0	2	0	0.211	3
Oxford Health Plans (CT), Inc	49,979,178	0	0	1	0	11	0	1	0	1	0	14	0	0.28	4
Aetna Health Inc	2,024,413	0	0	0	0	0	0	0	0	1	0	1	0	0.494	5
<b>TOTALS</b>	<b>271,834,845</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>19</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>24</b>	<b>1</b>		

## Health Insurance Companies & Groups With No Justified or Questionable Complaints

COMPANY NAME		\$ DIRECT PREMIUM
Aaa Life Grp	*	59,510
Aegis Grp	*	39,139
Allianz Ins Grp	*	1,524,275
Allstate Ins Grp	*	4,461,301
Amalgamated Life Insurance Company		324,716
Amerco Corp Grp	*	22,002
American Enterprise Mut Grp	*	227,128
American Fidelity Corp Grp	*	6,706,202
American Financial Grp	*	4,934
American Natl Fncl Grp	*	435,753
Ameriprise Financial Grp	*	7,587,611
Ameritas Mut Holding Grp	*	9,706,690
Amex Assurance Company		1,270,681
Amfirst Holdings Grp	*	66,742
Anthem Inc Grp	*	22,617,996
Apollo Global Mgmt Grp	*	337,625
Arch Ins Grp	*	724,787
Arkansas Bcbs Grp	*	21,272
Assurant Inc Grp	*	3,433,634
Assurity Grp	*	1,089,255
Axa Ins Grp	*	3,134,682
Axis Capital Grp	*	377,040
Baltimore Life Insurance Company		641
Banner Life Grp	*	39,259
Bcbs Of Sc Grp	*	9,689,470
Bcs Ins Grp	*	1,127,935
Beazley Insurance Company, Inc.		25,597
Berkshire Hathaway Grp	*	6,603,045
Blue Cross & Blue Shield Of Mi	*	171,286
Boston Mut Grp	*	2,605,826
Centene Corp Grp	*	146,390
Central States Grp	*	467,231
Cincinnati Fncl Grp	*	2,624
Citizens Security Life Insurance Company		4,560
Cna Ins Grp	*	5,711,101
Columbian Life Grp	*	2,403

Continental General Insurance Company		985,576
Country Ins & Financial Servic	*	27,770
Cuna Mut Grp	*	8,369,307
Delta Dental Grp	*	16,677,473
Dentegra Group	*	6,823,323
Ecg Grp	*	6,940
EMC National Life Company		61
Envision Insurance Company		68,056,320
Equitable Family Ins Co Grp	*	43,210
Fairfax Financial Grp	*	3,456,330
Farmers Ins Grp	*	840
Federal Life Insurance Company		3
Federated Mut Grp	*	603,352
Fidelity Life Association, A Legal Reserve Life Ins Co		3,933
Fidelity Security Grp	*	17,387,483
Financial Holdings Grp	*	5,627
General Electric Grp	*	52,341
Geneve Hol Inc Grp	*	548,759
Genworth Financial Grp	*	60,295,950
Ggc Grp	*	119,354
Global Atlantic Grp	*	21,718
Gpm Life Grp	*	12,787
Great West Grp	*	888,075
Guarantee Trust Grp	*	5,563,373
Guardian Life Grp	*	53,531,870
Hartford Fire & Cas Grp	*	37,570,402
Harvard Pilgrim Hlth Care Grp	*	166,490,997
Hcsc Grp	*	472,178
Healthmarkets Grp	*	5,154,319
Hopmeadow Holdings Grp	*	9,936,929
Horace Mann Grp	*	14,300
Houston Intl Ins Grp	*	496,584
Illinois Mutual Life Insurance Company		406,841
Industrial Alliance Grp	*	13
Intact Financial Grp	*	971,489
Jackson Natl Grp	*	175,936
Kansas City Life Ins Grp	*	37,791
Kemper Corp Grp	*	6,146
Liberty Mut Grp	*	922,880
Lifetime Healthcare Grp	*	3,394,885
Lincoln Heritage Life Insurance Company		3,243

Lincoln Natl Grp	*	33,621,110
Manhattan Life Grp	*	406,277
Markel Corp Grp	*	141,902
Mass Mut Life Ins Grp	*	19,841,020
Meiji Yasuda Life Ins Grp	*	24,775,598
Minnesota Mut Grp	*	4,660,480
Munich Re Grp	*	317,227
Mutual of America Life Insurance Company		43,934
Mutual Of Omaha Grp	*	19,392,929
National Gen Grp	*	3,648,617
National Guardian Life Ins Grp	*	12,914,791
National Life Group	*	364,006
National Teachers Assoc Life G	*	6,650
Nationwide Corp Grp	*	7,958,589
New Era Life Grp	*	5,458
New York Life Grp	*	5,123,722
Nippon Life Insurance Company of America		18,845
Northwestern Mut Grp	*	53,212,357
Ohio Natl Life Grp	*	528,086
Oneamerica Financial Partners	*	418,022
Pan Amer Life Grp	*	1,553,486
Partnerre Grp	*	1,377,120
Penn Mut Grp	*	242,111
Physicians Mut Grp	*	1,186,075
Plateau Grp	*	7,892
Primerica Grp	*	25,783
Principal Fin Grp	*	24,360,785
Protective Life and Annuity Insurance Company		247
Protective Life Ins Grp	*	441,819
Prudential Of Amer Grp	*	22,374,309
Qbe Ins Grp	*	3,522,399
Regal Rein Grp	*	349,913
Renaissance Hlth Serv Corp Grp	*	1,321,335
Resolution Life Grp	*	253,143
Sammons Enterprises Grp	*	3,825
Security Mutual Life Insurance Company of New York		407,732
Sentry Ins Grp	*	55,438
Shelterpoint Grp Inc	*	515,298
Southland Natl Holding Grp	*	28,638
Starr Grp	*	329,518
State Farm Grp	*	2,960,123

Sumitomo Life Ins Grp	*	8,739,202
Sun Life Assur Co Of Cn Grp	*	32,791,751
Surety Life Insurance Company		3,839
Swiss Re Grp	*	2,024,296
Tiaa Family Grp	*	395,337
Time Insurance Company II		738,802
Tokio Marine Holdings Inc Grp	*	30,322,642
Torchmark Corp Grp	*	8,462,577
Trustmark Mut Holding Co Grp	*	2,940,653
Unified Life Insurance Company	*	74,847
Union Labor Grp	*	5,205,107
United Heritage Mut Grp	*	1,299
United Services Automobile Asn	*	4,738,051
Vision Service Plan Group	*	27,943,046
Voya Financial Grp	*	11,181,295
Wellcare Grp	*	12,854,666
West Southern Grp	*	6,064,928
Wilton Re Grp	*	4,663
Wr Berkley Corp Grp	*	3,046,994
Zurich Ins Grp	*	4,439,264
<b>TOTALS</b>		<b>\$970,996,919</b>

*\*Denotes a group of companies*